SC Germany Mobility 2020-1
Monthly Investor Report

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Monthly Investor Report

Cover Sheet Monthly Investor Report

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

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1. Portfolio Information

Calculation Date	12.07.2022				
Payment Date	14.07.2022				
Period No	21				
Monthly Period	Jul 2022				
Interest Period from	14.06.2022	to	14.07.2022	=	30 days
Collection Period from	01.06.2022	to	30.06.2022		

Outstanding Receivables	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Beginning of Period	**416.997**	**4.999.999.999,83 €**	**5.000.000.000,00 €**
Scheduled Principal Payments		102.054.618,96 €	
Prepayment Principal		57.308.815,43 €	
Others		5.061.922,29 €	
Total Principal Collections		**164.425.356,68 €**	**171.309.422,12 €**
Total Interest Collections		**20.353.213,67 €**	**20.643.192,00 €**
Defaults		**1.137.330,13 €**	**2.096.354,33 €**
Replenishment Amount		**165.562.682,88 €**	**173.405.779,97 €**
End of Period		4.999.999.995,90 €	
Purchase Shortfall Amount		4,10 €	0,17 €
Total Assets (End of Period)	**417.309**	**5.000.000.000,00 €**	**5.000.000.000,00 €**
Current Prepayment Rate (annualised)		13,75%	

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2. Reserve Accounts

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Collection Period	from	01.06.2022	to	30.06.2022		

Note Balance

Beginning of Period		5.000.000.000,00 €
End of Period		5.000.000.000,00 €

Reserve Accounts

Reserve Account	**in %**	
Beginning of Period	0,00%	200.000,00 €
Cash Outflow		200.000,00 €
Cash Inflow		200.000,00 €
End of Period	0,00%	200.000,00 €
Required Reserve Fund	0,00%	200.000,00 €

Additional Reserve	
Beginning of Period	- €
Cash Outflow	- €
Cash Inflow	- €
End of Period	- €
Required Additional Liquidity Reserve Amount	- €

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3. Delinquency Data

Calculation Date		12.07.2022				
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Note Balance

Beginning of Period	5.000.000.000,00 €
End of Period	5.000.000.000,00 €

Delinquency Data and Ratios

Collection Period	*Outstanding EOP*	*Days past due*				*not delinquent*	*Days past due*			
		1-30	*31-60*	*61-90*	*>90*		*1-30*	*31-60*	*61-90*	*>90*
1	€ 3.199.999.998,66	€ -	€ -	€ -	€ -	100,00%	0,00%	0,00%	0,00%	0,00%
2	€ 3.199.999.999,58	€ 6.628.863,67	€ 2.653.038,54	€ 556.472,27	€ 79.694,63	99,69%	0,21%	0,08%	0,02%	0,00%
3	€ 3.199.999.998,97	€ 7.028.561,76	€ 5.054.776,74	€ 1.082.227,93	€ 913.197,46	99,56%	0,22%	0,16%	0,03%	0,03%
4	€ 3.199.999.999,72	€ 6.506.605,67	€ 4.760.516,94	€ 2.287.163,11	€ 2.201.558,60	99,51%	0,20%	0,15%	0,07%	0,07%
5	€ 3.199.999.998,96	€ 8.452.132,62	€ 5.396.555,87	€ 1.945.275,10	€ 3.639.321,89	99,39%	0,26%	0,17%	0,06%	0,11%
6	€ 3.199.999.998,99	€ 7.615.274,25	€ 5.364.958,15	€ 2.437.119,39	€ 3.875.238,45	99,40%	0,24%	0,17%	0,08%	0,12%
7	€ 3.199.999.975,53	€ 6.457.330,66	€ 4.625.055,14	€ 2.413.020,10	€ 4.389.889,46	99,44%	0,20%	0,14%	0,08%	0,14%
8	€ 3.199.999.998,95	€ 7.187.869,01	€ 4.651.426,77	€ 2.093.193,77	€ 4.347.928,88	99,43%	0,22%	0,15%	0,07%	0,14%
9	€ 3.199.999.999,53	€ 7.607.061,26	€ 5.030.626,37	€ 2.276.480,22	€ 4.275.265,11	99,40%	0,24%	0,16%	0,07%	0,13%
10	€ 4.999.999.997,58	€ 7.097.828,52	€ 5.211.580,54	€ 1.978.441,38	€ 4.240.652,29	99,63%	0,14%	0,10%	0,04%	0,08%
11	€ 4.999.999.997,70	€ 7.953.817,15	€ 5.341.810,89	€ 1.943.955,78	€ 3.801.019,01	99,62%	0,16%	0,11%	0,04%	0,08%
12	€ 4.999.999.999,00	€ 11.780.831,63	€ 7.476.185,66	€ 2.568.016,54	€ 3.888.210,77	99,49%	0,24%	0,15%	0,05%	0,08%
13	€ 4.999.999.999,21	€ 11.382.685,89	€ 9.207.582,36	€ 3.323.478,01	€ 4.673.703,52	99,43%	0,23%	0,18%	0,07%	0,09%
14	€ 4.999.999.998,45	€ 13.178.029,74	€ 9.350.918,78	€ 4.021.327,93	€ 5.456.552,52	99,36%	0,26%	0,19%	0,08%	0,11%
15	€ 4.999.999.996,65	€ 12.461.525,13	€ 9.313.638,64	€ 4.104.679,26	€ 7.041.844,35	99,34%	0,25%	0,19%	0,08%	0,14%
16	€ 4.999.999.997,57	€ 11.002.441,26	€ 9.026.814,60	€ 3.907.913,68	€ 7.506.964,20	99,37%	0,22%	0,18%	0,08%	0,15%
17	€ 4.999.999.999,25	€ 4.424.048,67	€ 10.187.295,72	€ 5.417.376,25	€ 11.905.520,78	99,36%	0,09%	0,20%	0,11%	0,24%
18	€ 4.999.999.998,81	€ 12.131.445,46	€ 8.308.155,47	€ 4.165.124,78	€ 8.744.506,30	99,33%	0,24%	0,17%	0,08%	0,17%
19	€ 4.999.999.996,31	€ 4.442.790,10	€ 13.912.940,24	€ 5.315.840,13	€ 8.506.260,07	99,36%	0,09%	0,28%	0,11%	0,17%
20	€ 4.999.999.999,83	€ 12.391.573,35	€ 7.939.860,32	€ 5.639.621,58	€ 9.224.665,66	99,30%	0,25%	0,16%	0,11%	0,18%
21	€ 4.999.999.995,90	€ 4.652.755,60	€ 12.659.011,10	€ 6.376.612,52	€ 11.587.710,67	99,29%	0,09%	0,25%	0,13%	0,23%
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4. Default Data

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Collection Period	from	01.06.2022	to	30.06.2022		

Note Balance

Beginning of Period	5.000.000.000,00 €
End of Period	5.000.000.000,00 €

Default Data and Ratios

	3-MRA* / current ratio	Amount	Number of Loans
Current Default			
Current Period Gross Default		1.137.330,13 €	
Current Period Recoveries		346.925,59 €	
Current Period Net Default		790.404,54 €	
New Number of Defaulted Contracts			70
Cumulative Default			
Cumulative Gross Default		20.244.477,39 €	
Cumulative Recoveries		4.135.445,91 €	
Cumulative Net Default		16.109.031,48 €	
Total Number of Defaulted Contracts			1.574

	3-MRA* / current ratio	Ratio
3-MRA* Annualised Net Default Ratio (New Default)	**0,32%**	
Annualised Loss Ratio period before previous period		0,39%
Annualised Loss Ratio previous period		0,37%
Annualised Loss Ratio current period	0,19%	0,19%

	Amount	Trigger Event y/n
Principal Deficiency		
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
PDL Trigger	62.500.000,00 €	

	Amount
Repurchased Assets	
Current Repurchased Asset Amount through breach of warranty or voluntary buyback	- €
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback	- €

* 3-MRA stands for three months rolling average

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4.1 Defaults & Recoveries per period

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Note Balance

Beginning of Period	5.000.000.000,00 €
End of Period	5.000.000.000,00 €

Default/Recovery Data and Ratios

Collection Period	*Number of defaulted contracts*	*Defaults in collection period*	*cumulated Defaults since cut-off*	*cumulated amount of purchased receivables*	*Cumulated Default Ratio %*	*Recoveries in collection period*	*cumulated Recoveries since cut-off*	*cumulated net losses*	*cumulated net loss ratio %*
1	3	€ 19.849,43	€ 19.849,43	€ 3.295.953.743,33	0,00%	€0,00	€0,00	€ 19.849,43	0,00%
2	6	€ 39.495,02	€ 59.344,45	€ 3.395.129.925,28	0,00%	€224,00	€224,00	€ 59.120,45	0,00%
3	11	€ 18.993,54	€ 78.337,99	€ 3.488.359.381,45	0,00%	€1.678,58	€1.902,58	€ 76.435,41	0,00%
4	22	€ 115.151,84	€ 193.489,83	€ 3.585.674.021,44	0,01%	€9.378,50	€11.281,08	€ 182.208,75	0,01%
5	44	€ 349.744,04	€ 543.233,87	€ 3.687.020.405,59	0,01%	€54.340,11	€65.621,19	€ 477.612,68	0,01%
6	100	€ 548.625,80	€ 1.091.859,67	€ 3.801.203.219,02	0,03%	€55.538,07	€121.159,26	€ 970.700,41	0,03%
7	152	€ 776.272,50	€ 1.868.132,17	€ 3.906.827.571,59	0,05%	€12.903,58	€134.062,84	€ 1.734.069,33	0,04%
8	226	€ 918.469,50	€ 2.786.601,67	€ 4.013.663.109,53	0,07%	€39.971,43	€174.034,27	€ 2.612.567,40	0,07%
9	316	€ 962.397,20	€ 3.748.998,87	€ 4.124.899.606,49	0,09%	€103.719,81	€277.754,08	€ 3.471.244,79	0,08%
10	405	€ 1.005.369,23	€ 4.754.368,10	€ 6.033.881.969,99	0,08%	€115.958,46	€393.712,54	€ 4.360.655,56	0,07%
11	485	€ 857.592,68	€ 5.611.960,78	€ 6.190.709.252,52	0,09%	€248.918,12	€642.630,66	€ 4.969.330,12	0,08%
12	573	€ 1.057.447,16	€ 6.669.407,94	€ 6.347.396.304,56	0,11%	€278.014,40	€920.645,06	€ 5.748.762,88	0,09%
13	638	€ 792.003,81	€ 7.461.411,75	€ 6.505.731.035,32	0,11%	€156.960,28	€1.077.605,34	€ 6.383.806,41	0,10%
14	709	€ 1.115.749,20	€ 8.577.160,95	€ 6.667.217.662,01	0,13%	€308.982,00	€1.386.587,34	€ 7.190.573,61	0,11%
15	814	€ 1.675.080,88	€ 10.252.241,83	€ 6.820.128.960,60	0,15%	€351.558,40	€1.738.145,74	€ 8.514.096,09	0,12%
16	932	€ 1.355.609,39	€ 11.607.851,22	€ 6.985.189.134,91	0,17%	€416.263,54	€2.154.409,28	€ 9.453.441,94	0,14%
17	1.090	€ 1.952.112,24	€ 13.559.963,46	€ 7.154.141.561,70	0,19%	€388.523,26	€2.542.932,54	€ 11.017.030,92	0,15%
18	1.188	€ 1.305.673,47	€ 14.865.636,93	€ 7.329.186.861,13	0,20%	€202.738,91	€2.745.671,45	€ 12.119.965,48	0,17%
19	1.370	€ 2.145.156,00	€ 17.010.792,93	€ 7.488.746.313,66	0,23%	€504.427,26	€3.250.098,71	€ 13.760.694,22	0,18%
20	1.504	€ 2.096.354,33	€ 19.107.147,26	€ 7.662.152.093,63	0,25%	€538.421,61	€3.788.520,32	€ 15.318.626,94	0,20%
21	1.574	€ 1.137.330,13	€ 20.244.477,39	€ 7.827.714.776,51	0,26%	€346.925,59	€4.135.445,91	€ 16.109.031,48	0,21%
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5. Concentration Limits

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Portfolio Concentrations	Minimum-Value	Maximum-Value	Current Value	Trigger Breach
Current Principal Balance in EUR per borrower in EUR		350.000,00	285.529,03	no
Average Yield (applicable for Total Portfolio)	3,00%	-	3,61%	no
Weighted average remaining term in months	-	67,00	49,12	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 30 September 2021	1,00%	0,21%	no
- prior to or on 30 September 2022	2,00%	0,21%	no
- prior to or on 30 September 2023	3,00%	0,21%	no
Purchase Shortfall Event			no
Period before previous period	10,00%	0,00%	
Previous period	10,00%	0,00%	
Current period	10,00%	0,00%	
Principal Deficiency Trigger Event	1,25%	0,00%	no

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6. Outstanding Notes

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1. Note Balance

	All notes	Class A	Class B
General Note Information			
ISIN Code		XS2238287440	XS2238289149
Currency		EUR	EUR
Initial Tranching	in %	92,75%	7,25%
Legal Maturity		Sep 2036	Sep 2036
Expected Maturity		Apr 2027	Apr 2027
Original Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Current Rating (Fitch / Moody's)		A (sf) / Aa1 (sf)	n.r. / n.r.
Initial Notes Aggregate Principal Outstanding Balance	3.200.000.000,00 €	2.968.000.000,00 €	232.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		29680	2320
Notes Aggregate Principal Outstanding Balance after Ramp-up	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Number of Notes per Class after Ramp-up		46375	3625
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Available Distribution Amount	185.325.496,11 €		
Replenishment	165.562.682,88 €		
Amortisation	- €		
Redemption per Class	- €	- €	- €
Redemption per Note		- €	- €
Class Principal Outstanding Balance End of Period	5.000.000.000,00 €	4.637.500.000,00 €	362.500.000,00 €
Current Tranching		92,75%	7,25%
Current Pool Factor		1,56	1,56

2. Payments to Investors per Note

	All notes	Class A	Class B
Interest Rate Basis: Fixed Rate		0,00%	1,00%
DayCount Convention		act/360	act/360
Interest Days	30		
Principal Outstanding per Note Beginning of Period		156.250,00 €	156.250,00 €
> Principal Repayment per Note		- €	- €
Principal Outstanding per Note End of Period		156.250,00 €	156.250,00 €
> Interest accrued for the period		- €	- 302.071,25 €
Interest Payment		- €	302.071,25 €
Interest Payment per Note		- €	130,20 €

3. Credit Enhancements

	Class A	Class B
Initial total CE (Subordination, Reserve)	7,26%	0,01%
Current CE (incl. Excess Spread)	10,79%	3,54%
Current CE (excl. Excess Spread)	7,25%	0,00%

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7. Original Principal Balance

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Collection Period	from	01.06.2022	to	30.06.2022		

Original Principal Balance (Ranges in EUR)	*Original Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	1.314.370,17	0,02%	806	0,19%
2000: 3999	37.826.147,71	0,54%	11.824	2,83%
4000: 5999	141.094.269,97	2,01%	27.916	6,69%
6000: 7999	257.390.373,44	3,67%	36.802	8,82%
8000: 9999	349.963.199,87	4,99%	38.984	9,34%
10000:11999	479.836.272,25	6,84%	44.029	10,55%
12000:13999	503.769.849,11	7,18%	38.852	9,31%
14000:15999	555.551.507,33	7,91%	37.110	8,89%
16000:17999	527.476.506,89	7,51%	31.136	7,46%
18000:19999	488.105.597,40	6,95%	25.757	6,17%
20000:21999	517.998.920,98	7,38%	24.806	5,94%
22000:23999	424.971.842,63	6,05%	18.528	4,44%
24000:25999	396.193.560,08	5,64%	15.874	3,80%
26000:27999	332.260.920,73	4,73%	12.324	2,95%
28000:29999	287.406.273,30	4,09%	9.932	2,38%
30000:31999	267.455.280,88	3,81%	8.674	2,08%
32000:33999	210.180.792,38	2,99%	6.384	1,53%
34000:35999	189.694.319,42	2,70%	5.427	1,30%
36000:37999	141.402.301,43	2,01%	3.825	0,92%
38000:39999	121.570.351,33	1,73%	3.121	0,75%
40000:41999	112.125.840,55	1,60%	2.749	0,66%
42000:43999	89.361.922,13	1,27%	2.081	0,50%
44000:45999	81.010.696,70	1,15%	1.803	0,43%
46000:47999	63.889.480,33	0,91%	1.361	0,33%
48000:49999	56.481.458,24	0,80%	1.154	0,28%
50000:51999	60.515.751,88	0,86%	1.194	0,29%
52000:53999	37.009.129,18	0,53%	699	0,17%
54000:55999	39.321.205,55	0,56%	716	0,17%
56000:57999	26.270.808,44	0,37%	461	0,11%
58000:59999	24.695.207,50	0,35%	419	0,10%
60000:61999	26.214.913,13	0,37%	432	0,10%
62000:63999	16.934.986,16	0,24%	269	0,06%
64000:65999	15.789.998,54	0,22%	243	0,06%
66000:67999	11.771.422,83	0,17%	176	0,04%
68000:69999	10.613.594,77	0,15%	154	0,04%
70000:70000	4.060.000,00	0,06%	58	0,01%
70001:	112.173.756,24	1,60%	1.229	0,29%
Total	**7.019.702.829,47**	**100,00%**	**417.309**	**100,00%**

Statistics	**in EUR**
Average Amount	16.821,35

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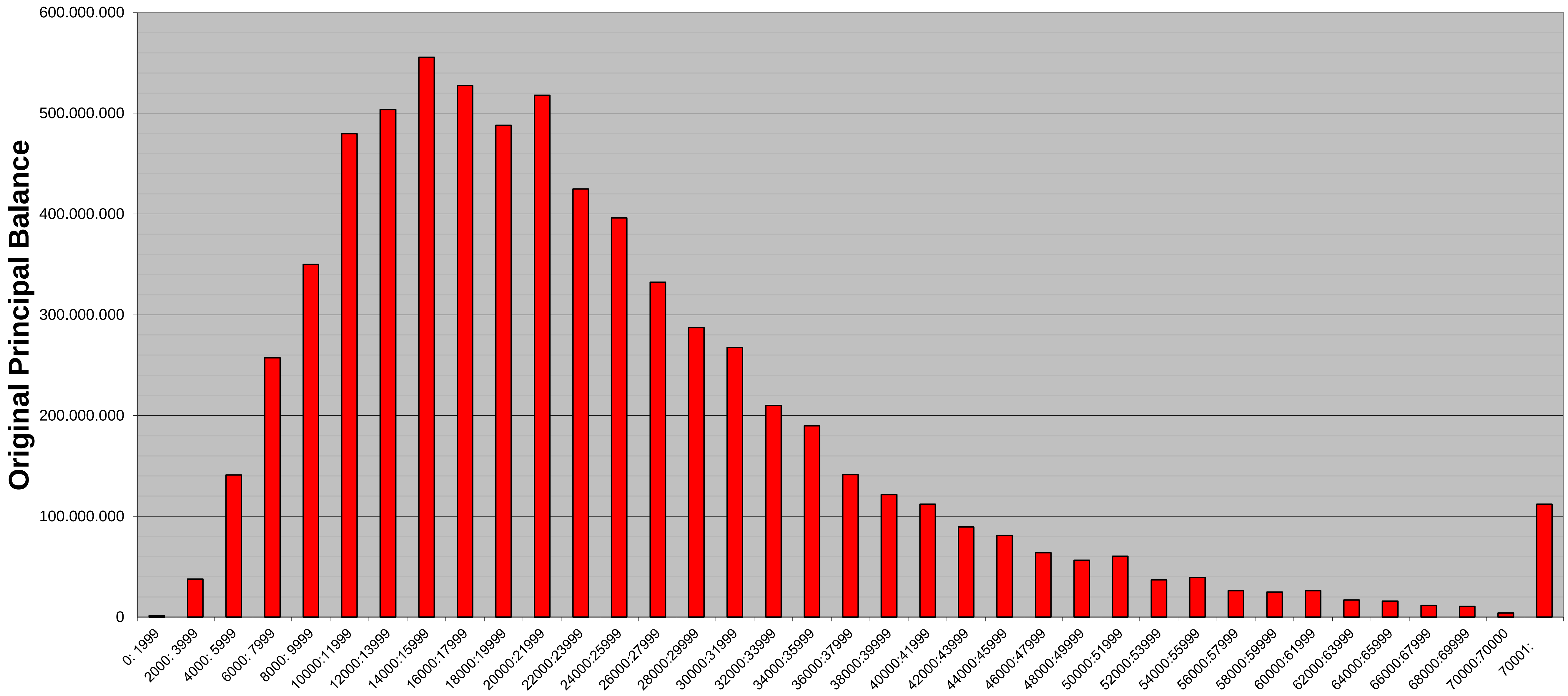
7.1 Original PB (Graph)

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		



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8. Current Principal Balance

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

Santander

Current Principal Balance (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 1999	35.457.095,83	0,71%	35.233	8,44%
2000: 3999	135.200.649,79	2,70%	44.720	10,72%
4000: 5999	237.116.205,85	4,74%	47.433	11,37%
6000: 7999	318.385.833,87	6,37%	45.555	10,92%
8000: 9999	374.425.519,73	7,49%	41.694	9,99%
10000:11999	402.982.978,41	8,06%	36.702	8,79%
12000:13999	410.640.719,12	8,21%	31.653	7,59%
14000:15999	397.690.144,86	7,95%	26.570	6,37%
16000:17999	373.786.661,32	7,48%	22.020	5,28%
18000:19999	339.252.740,21	6,79%	17.887	4,29%
20000:21999	293.010.426,15	5,86%	13.974	3,35%
22000:23999	254.526.370,67	5,09%	11.083	2,66%
24000:25999	225.473.660,18	4,51%	9.035	2,17%
26000:27999	186.930.633,62	3,74%	6.937	1,66%
28000:29999	152.824.553,15	3,06%	5.279	1,27%
30000:31999	130.923.294,59	2,62%	4.230	1,01%
32000:33999	110.438.960,26	2,21%	3.350	0,80%
34000:35999	92.552.670,51	1,85%	2.647	0,63%
36000:37999	79.799.151,35	1,60%	2.159	0,52%
38000:39999	67.004.598,29	1,34%	1.720	0,41%
40000:41999	56.688.371,72	1,13%	1.384	0,33%
42000:43999	50.101.316,48	1,00%	1.167	0,28%
44000:45999	39.039.204,29	0,78%	869	0,21%
46000:47999	33.183.288,21	0,66%	706	0,17%
48000:49999	27.947.106,29	0,56%	571	0,14%
50000:51999	23.243.580,56	0,46%	456	0,11%
52000:53999	20.782.338,91	0,42%	392	0,09%
54000:55999	16.768.035,34	0,34%	305	0,07%
56000:57999	13.976.832,77	0,28%	245	0,06%
58000:59999	11.062.964,91	0,22%	188	0,05%
60000:61999	9.748.273,57	0,19%	160	0,04%
62000:63999	7.628.961,18	0,15%	121	0,03%
64000:65999	6.755.625,12	0,14%	104	0,02%
66000:67999	6.556.417,73	0,13%	98	0,02%
68000:69999	6.340.529,84	0,13%	92	0,02%
70001:	51.754.281,22	1,04%	570	0,14%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

Statistics	**in EUR**
Average Amount	11.981,53

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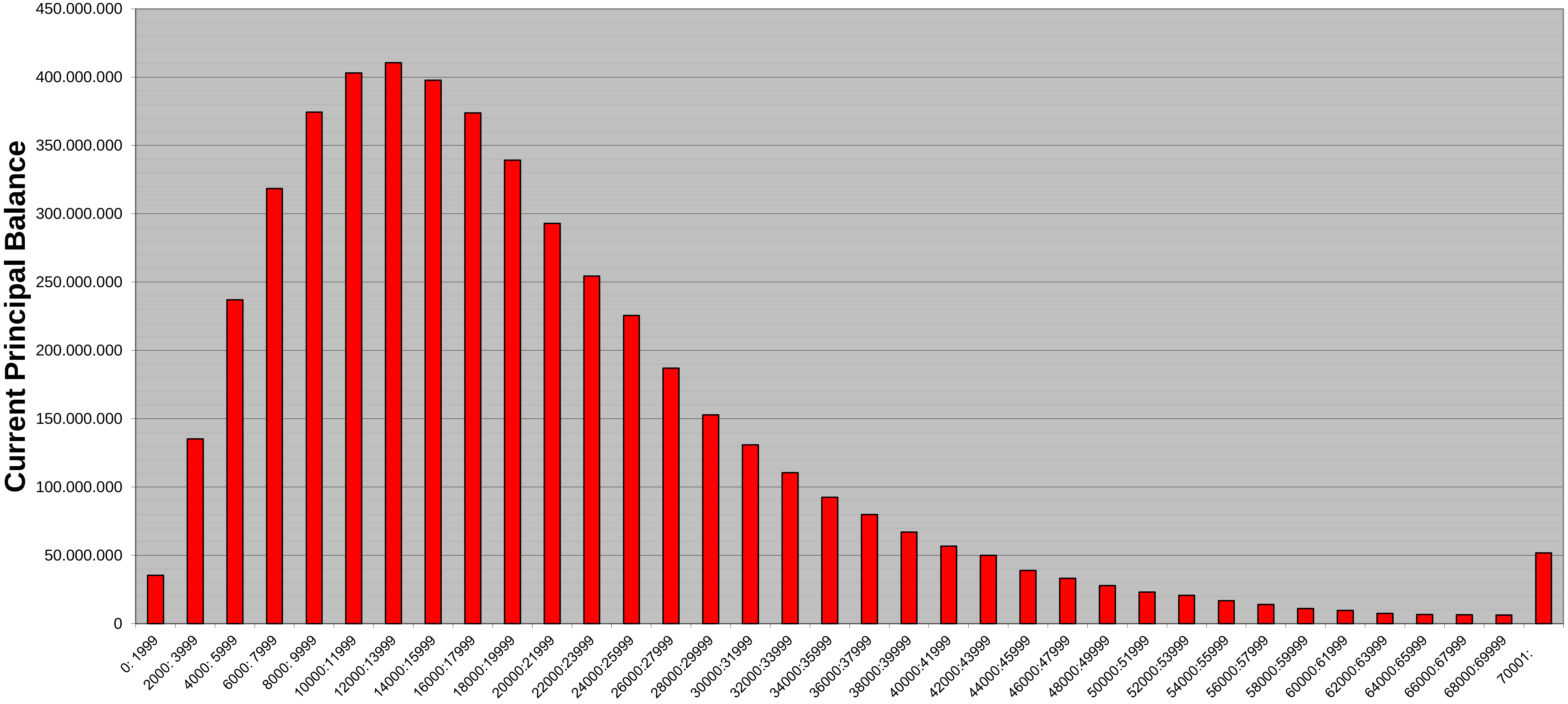
8.1 Current PB (Graph)

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		



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Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

9. Borrower Concentration

No	*Current Principal Balance in EUR*	*Percentage of Balance*	*Number of Loans*
1	285.529,03	0,0057%	1
2	258.505,11	0,0052%	1
3	236.093,59	0,0047%	1
4	234.529,93	0,0047%	1
5	224.383,94	0,0045%	1
6	207.976,32	0,0042%	1
7	190.116,95	0,0038%	1
8	185.988,49	0,0037%	1
9	176.595,31	0,0035%	1
10	173.346,42	0,0035%	1
11	169.853,41	0,0034%	1
12	169.705,78	0,0034%	1
13	168.659,07	0,0034%	3
14	167.768,69	0,0034%	1
15	167.118,00	0,0033%	1
16	166.575,65	0,0033%	1
17	164.803,89	0,0033%	3
18	164.223,38	0,0033%	1
19	157.090,84	0,0031%	2
20	155.974,46	0,0031%	1
21	154.793,19	0,0031%	2
22	154.259,59	0,0031%	1
23	152.977,11	0,0031%	1
24	149.826,36	0,0030%	1
25	149.670,33	0,0030%	2
	4.586.364,84	**0,0917%**	**32**

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Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

10. Geographical Distribution

Santander

State	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Baden-Wuerttemberg	481.221.371,38	9,62%	40.004	9,59%
Bavaria	571.923.568,00	11,44%	46.220	11,08%
Berlin	130.559.628,93	2,61%	10.321	2,47%
Brandenburg	265.036.750,35	5,30%	22.494	5,39%
Bremen	30.067.899,21	0,60%	2.461	0,59%
Hamburg	73.186.880,46	1,46%	5.485	1,31%
Hesse	303.916.276,30	6,08%	26.057	6,24%
Lower Saxony	536.794.645,38	10,74%	44.854	10,75%
Mecklenburg-Western Pomerania	254.509.581,34	5,09%	21.144	5,07%
North Rhine-Westphalia	1.016.740.125,92	20,33%	83.281	19,96%
Rhineland-Palatinate	220.133.590,70	4,40%	18.658	4,47%
Saarland	58.203.802,95	1,16%	4.984	1,19%
Saxonia	323.879.666,34	6,48%	28.595	6,85%
Saxony-Anhalt	276.184.572,31	5,52%	24.326	5,83%
Schleswig-Holstein	213.793.126,58	4,28%	17.614	4,22%
Thuringia	242.286.080,49	4,85%	20.674	4,95%
n.a.	1.562.429,26	0,03%	137	0,03%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

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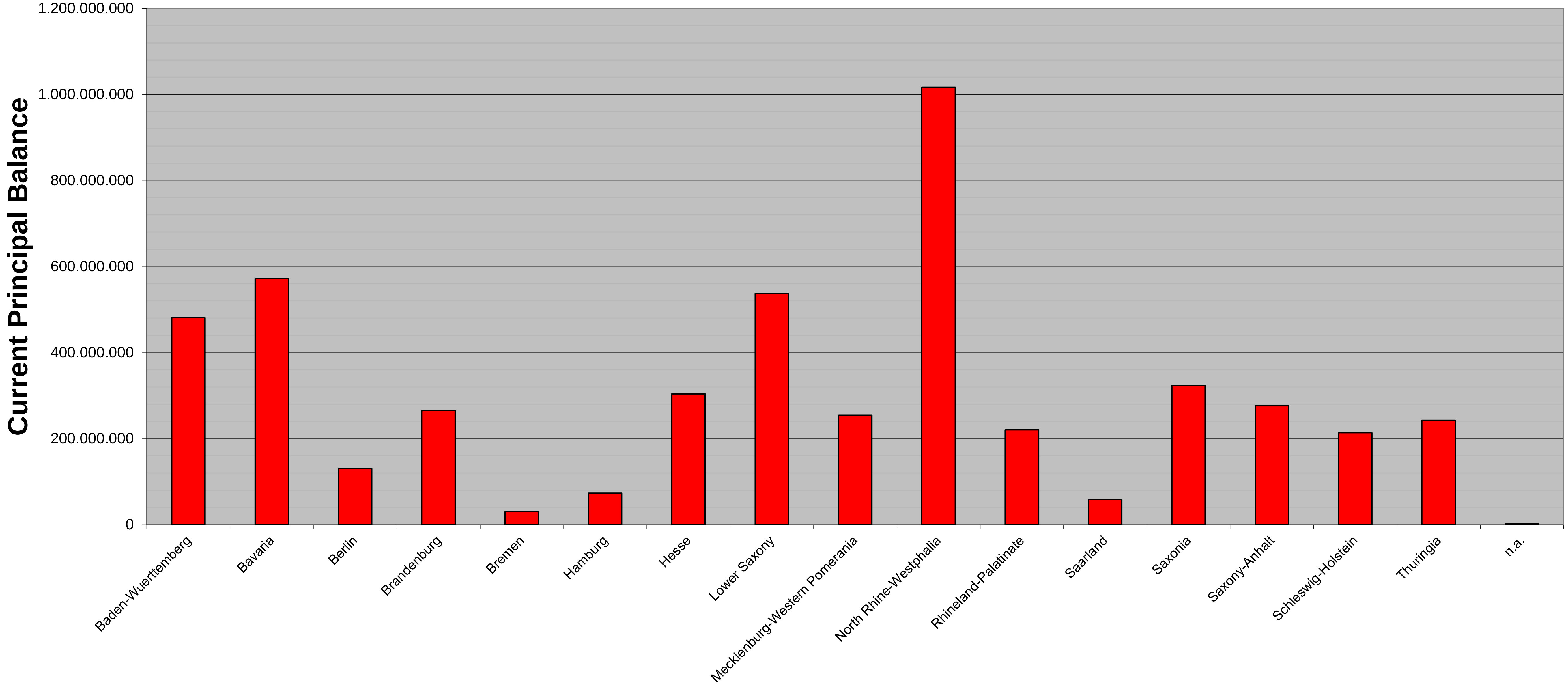
10.1 Geographical Distribution (Graph)

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		



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11. Object/Vehicle Type

Calculation Date		12.07.2022			
Payment Date		14.07.2022			
Period No		21			
Monthly Period		Jul 2022			
Interest Period	from	14.06.2022	to	14.07.2022	= 30 days
Collection Period	from	01.06.2022	to	30.06.2022	

Santander

	Vehicle Type		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Online	New Vehicle	Commercial	30.051.277,25	0,60%	1.760	0,42%
		Private	94.765.280,23	1,90%	6.601	1,58%
			124.816.557,48	2,50%	8.361	2,00%
	Used Vehicle	Commercial	81.579.777,38	1,63%	6.596	1,58%
		Private	417.742.428,99	8,35%	42.674	10,23%
			499.322.206,37	9,99%	49.270	11,81%
	Total		**624.138.763,85**	**12,48%**	**57.631**	**13,81%**
Non-Online	New Vehicle	Commercial	223.621.300,45	4,47%	10.886	2,61%
		Private	544.523.873,28	10,89%	38.268	9,17%
			768.145.173,73	15,36%	49.154	11,78%
	Used Vehicle	Commercial	637.673.927,56	12,75%	43.460	10,41%
		Private	2.970.042.130,76	59,40%	267.064	64,00%
			3.607.716.058,32	72,15%	310.524	74,41%
	Total		**4.375.861.232,05**	**87,52%**	**359.678**	**86,19%**
Total			**4.999.999.996,00**	**100,00%**	**417.309**	**100,00%**

Object Type	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Car	4.710.740.426,93	94,21%	394.546	94,55%
Leisure	212.491.368,76	4,25%	9.806	2,35%
Motorbike	76.768.200,21	1,54%	12957	3,10%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

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12. Insurances

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

Payment Protection Insurance	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	2.287.221.023,47	45,74%	184.130	44,12%
Yes	2.712.778.972,43	54,26%	233.179	55,88%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

Gap Insurance (Santander Safe)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	3.140.085.893,15	62,80%	275.781	66,09%
Yes	1.859.914.102,75	37,20%	141.528	33,91%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

Repair Cost Insurance (Santander AutoCare)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	4.420.598.960,43	88,41%	375.545	89,99%
Yes	579.401.035,47	11,59%	41.764	10,01%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

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13. Type of Contract

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

Contracts w/Balloon Payments		*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
No	Auto	2.354.800.005,21	47,10%	253.872	60,84%
	Vehicle	493.624.809,18	9,87%	42.185	10,11%
	Total	2.848.424.814,39	56,97%	296.057	70,94%
Yes	Auto	1.672.273.708,05	33,45%	100.735	24,14%
- of which balloon rates		916.198.580,02	18,32%		
- of which regular installments		756.075.128,03	15,12%		
Yes	Vehicle	479.301.473,46	9,59%	20.517	4,92%
- of which balloon rates		278.337.741,65	5,57%		
- of which regular installments		200.963.731,81	4,02%		
	Total	2.151.575.181,51	43,03%	121.252	29,06%
Total		**4.999.999.996,00**	**100,00%**	**417.309**	**100,00%**

Balloon Loans - Original Term in months	*Balloon Rates in EUR*	*Balloon Rates in % of Total Balloon Rates*	*Number of Balloon Loans*	*Percentage of Total Balloon Loans*
0:12	1.272.205,50	0,11%	139	0,11%
13:25	23.358.197,61	1,96%	2.350	1,94%
26:38	130.790.743,90	10,95%	12.255	10,11%
39:51	287.455.174,72	24,06%	28.929	23,86%
52:64	550.131.479,83	46,05%	56.423	46,53%
65:72	122.997.281,03	10,30%	12.767	10,53%
73:	78.531.239,08	6,57%	8.389	6,92%
Total	**1.194.536.321,67**	**100,00%**	**121.252**	**100,00%**

Balloon Loans - Remaining Term in months	*Balloon Rates in EUR*	*Balloon Rates in % of Total Balloon Rates*	*Number of Balloon Loans*	*Percentage of Total Balloon Loans*
0:12	98.542.291,44	8,25%	11.150	9,20%
13:25	208.355.146,65	17,44%	21.926	18,08%
26:38	369.448.734,37	30,93%	37.446	30,88%
39:51	275.682.034,10	23,08%	26.855	22,15%
52:64	201.893.830,71	16,90%	19.916	16,43%
65:72	40.199.536,75	3,37%	3.932	3,24%
73:	414.747,65	0,03%	27	0,02%
Total	**1.194.536.321,67**	**100,00%**	**121.252**	**100,00%**

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14. Payment Methods

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

Payment Method	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Direct Debit	4.959.460.690,64	99,19%	413.175	99,01%
Other	40.539.305,26	0,81%	4.134	0,99%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

Cycle of Payment	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
15th of month	2.146.084.909,27	42,92%	178.241	42,71%
1st of month	2.853.915.086,63	57,08%	239.068	57,29%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

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Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

15. Downpayment

Santander

Downpayment (Ranges in EUR)	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*	*Downpayment / Purchase Price in %*
No Downpayment	2.053.956.337,35	41,08%	173.694	41,62%	0,00%
0: 999	107.396.880,84	2,15%	12.680	3,04%	4,43%
1000: 1999	267.172.214,20	5,34%	29.210	7,00%	9,55%
2000: 2999	336.356.442,19	6,73%	33.433	8,01%	14,44%
3000: 3999	314.540.796,42	6,29%	28.869	6,92%	18,38%
4000: 4999	246.510.739,32	4,93%	21.736	5,21%	22,02%
5000: 5999	344.286.028,47	6,89%	27.042	6,48%	23,70%
6000: 6999	193.958.467,76	3,88%	15.200	3,64%	27,25%
7000: 7999	149.898.624,59	3,00%	11.751	2,82%	30,28%
8000: 8999	129.479.452,77	2,59%	9.947	2,38%	32,71%
9000: 9999	72.526.771,52	1,45%	5.543	1,33%	35,08%
10000:10999	232.798.178,77	4,66%	15.235	3,65%	34,02%
11000:11999	50.597.968,61	1,01%	3.655	0,88%	38,42%
12000:12999	62.870.263,22	1,26%	4.548	1,09%	40,40%
13000:13999	40.506.724,12	0,81%	2.901	0,70%	42,21%
14000:14999	32.389.856,32	0,65%	2.338	0,56%	43,74%
15000:15000	77.014.467,27	1,54%	4.387	1,05%	40,45%
15001:	287.739.782,16	5,75%	15.140	3,63%	48,87%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**	**18,45%**

Downpayment and Purchase Price	*All Contracts*	*Contracts with Downpayment*
Average downpayment	€ 3.589,79	€ 6.149,26
Average Purchase Price	€ 19.457,42	€ 21.968,46
Downpayment in %	**18,45%**	**27,99%**

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16. Effective Interest Rate

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

Santander

Yield Range *	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 0	3.667.149,99	0,07%	194	0,05%
1: 1	418.052.982,60	8,36%	27.695	6,64%
2: 2	1.413.965.515,04	28,28%	109.059	26,13%
3: 3	2.246.559.196,18	44,93%	174.517	41,82%
4: 4	685.380.049,53	13,71%	77.544	18,58%
5: 5	135.380.962,68	2,71%	16.240	3,89%
6: 6	52.333.302,06	1,05%	6.866	1,65%
7: 7	16.352.308,32	0,33%	2.564	0,61%
8: 8	24.832.121,68	0,50%	2.309	0,55%
9: 9	2.356.001,02	0,05%	209	0,05%
10:10	423.757,43	0,01%	49	0,01%
11:11	696.649,37	0,01%	63	0,02%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

Statistics	**in %**
WA Interest	3,61%

*runs from .00 to .99

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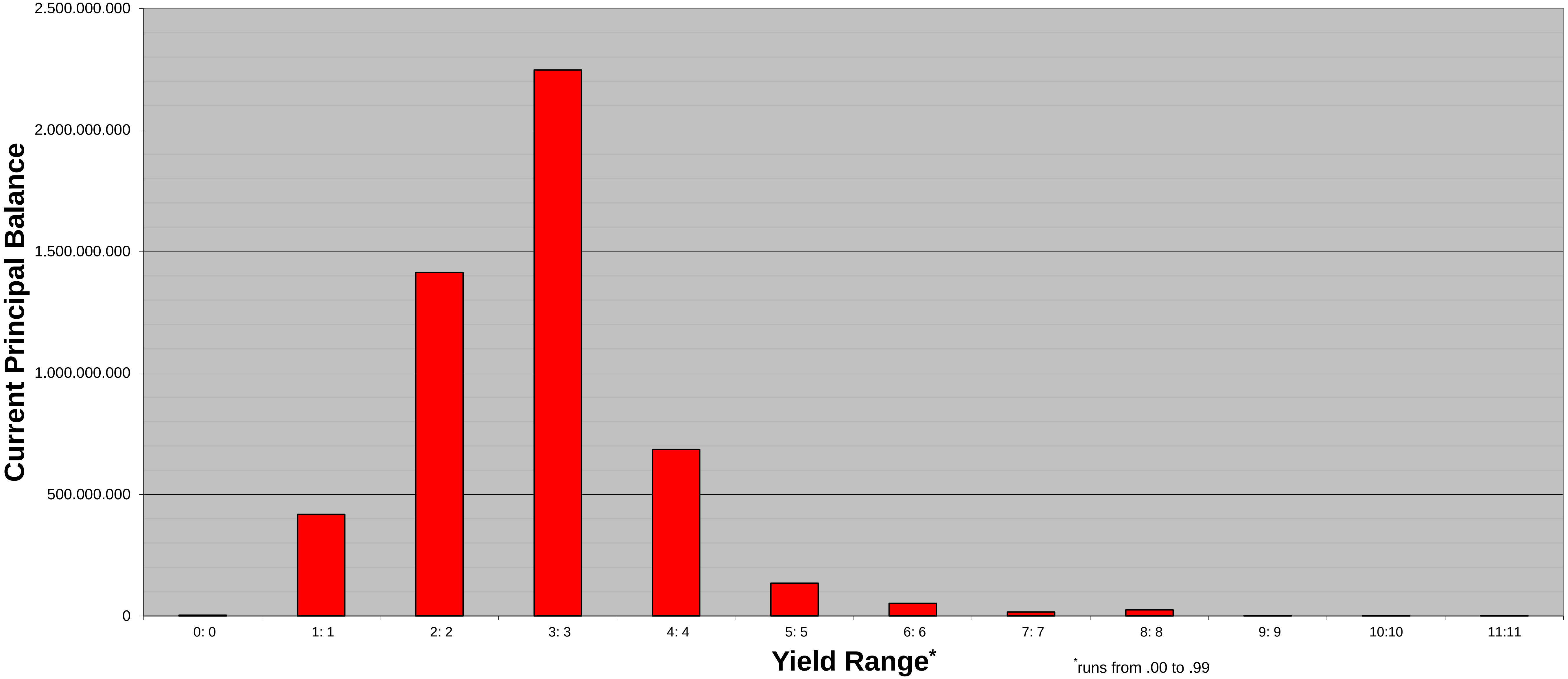
16.1 Effective Interest Rate (Graph)

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		



*runs from .00 to .99

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17. Seasoning

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

Santander

Seasoning in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 2	84.027.855,15	1,68%	4.623	1,11%
3: 5	247.358.193,87	4,95%	14.633	3,51%
6: 8	475.233.735,34	9,50%	27.997	6,71%
9:11	527.200.880,45	10,54%	34.764	8,33%
12:14	669.219.242,51	13,38%	46.810	11,22%
15:17	452.553.688,22	9,05%	34.803	8,34%
18:20	486.281.025,88	9,73%	39.430	9,45%
21:23	578.228.715,21	11,56%	49.808	11,94%
24:26	346.447.960,52	6,93%	31.739	7,61%
27:29	318.887.686,34	6,38%	29.958	7,18%
30:32	229.148.921,89	4,58%	23.334	5,59%
33:35	173.884.079,10	3,48%	19.325	4,63%
36:38	103.338.035,73	2,07%	11.510	2,76%
39:41	68.355.277,22	1,37%	8.181	1,96%
42:44	45.737.875,89	0,91%	5.803	1,39%
45:47	38.111.396,99	0,76%	5.304	1,27%
48:50	35.193.310,78	0,70%	4.769	1,14%
51:53	30.217.375,69	0,60%	4.388	1,05%
54:56	23.756.304,82	0,48%	3.932	0,94%
57:59	20.091.323,01	0,40%	3.873	0,93%
60:62	12.882.614,17	0,26%	2.545	0,61%
63:65	8.596.316,20	0,17%	1.827	0,44%
66:68	5.773.784,15	0,12%	1.348	0,32%
69:71	4.189.126,49	0,08%	1.253	0,30%
72:74	4.131.868,54	0,08%	1.017	0,24%
75:77	2.471.658,26	0,05%	691	0,17%
78:80	1.849.111,63	0,04%	554	0,13%
81:	6.832.631,85	0,14%	3.090	0,74%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

Statistics

WA Seasoning	19,47

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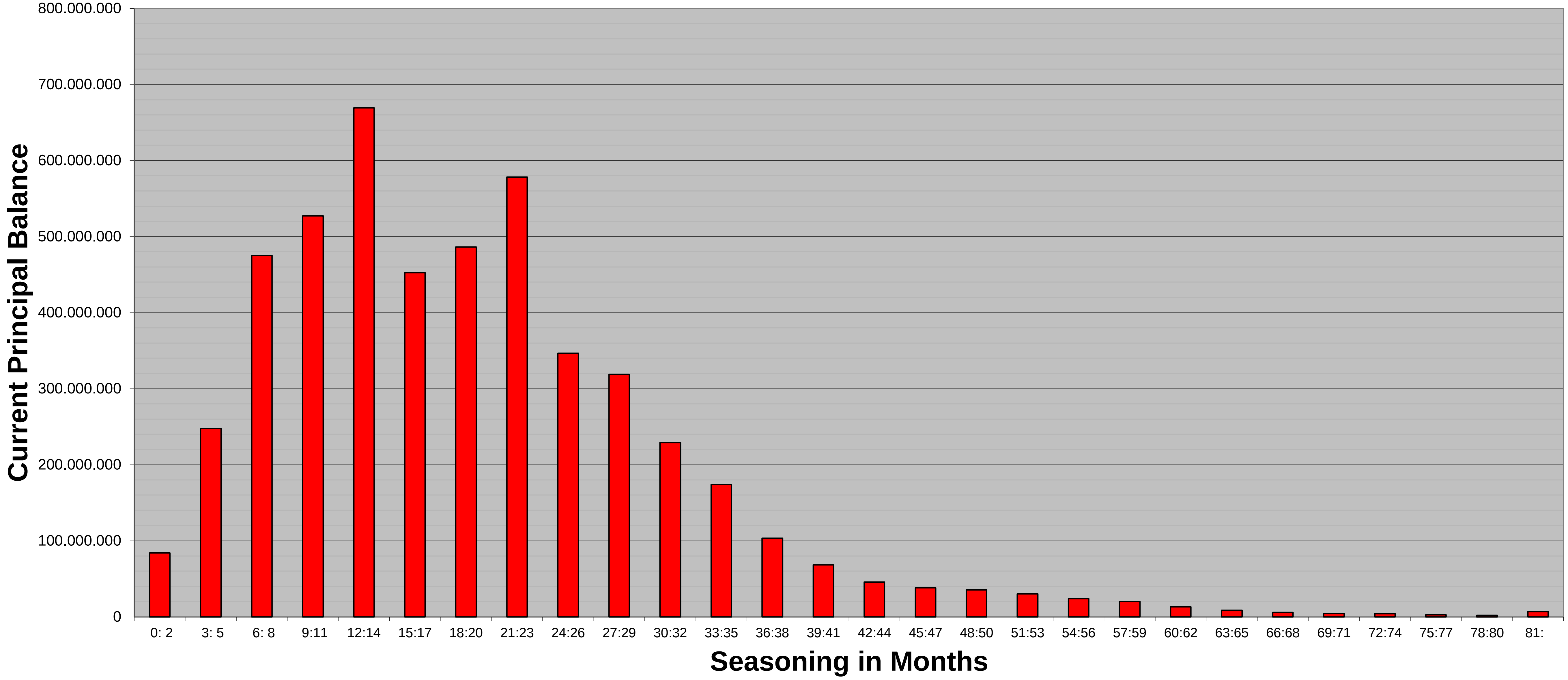
17.1 Seasoning (Graph)

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		



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18. Remaining Term

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

Remaining Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 6	59.819.067,30	1,20%	23.617	5,66%
7: 13	146.642.974,40	2,93%	32.306	7,74%
14: 20	243.636.007,10	4,87%	37.791	9,06%
21: 27	424.375.002,26	8,49%	48.818	11,70%
28: 34	553.644.330,96	11,07%	50.301	12,05%
35: 41	641.958.438,00	12,84%	51.364	12,31%
42: 48	549.139.091,86	10,98%	38.514	9,23%
49: 55	635.475.372,10	12,71%	39.493	9,46%
56: 62	506.913.964,81	10,14%	30.154	7,23%
63: 69	397.646.801,98	7,95%	22.776	5,46%
70: 76	251.289.916,30	5,03%	14.571	3,49%
77: 83	146.207.016,70	2,92%	7.804	1,87%
84: 90	119.828.838,20	2,40%	5.759	1,38%
91: 97	69.712.839,54	1,39%	3.122	0,75%
98:104	96.257.428,47	1,93%	4.455	1,07%
105:107	42.855.590,32	0,86%	1.820	0,44%
108:	114.597.315,60	2,29%	4.644	1,11%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

Statistics

WA Remaining Term	49,12

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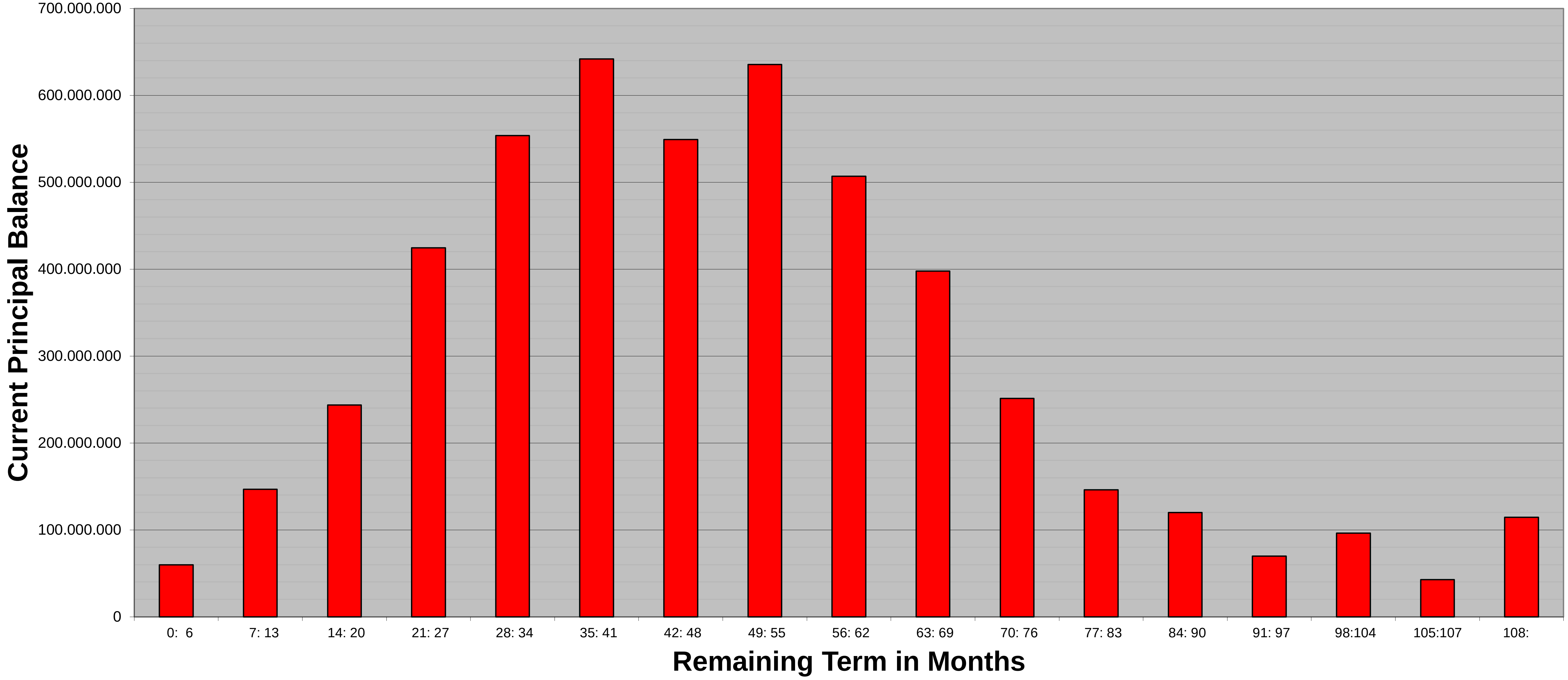
18.1 Remaining Term (Graph)

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		



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19. Original Term

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

Original Term in Months	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
0: 12	2.599.323,83	0,05%	971	0,23%
13: 25	64.139.841,83	1,28%	16.758	4,02%
26: 38	346.415.446,48	6,93%	51.680	12,38%
39: 51	804.138.778,02	16,08%	80.956	19,40%
52: 64	1.512.694.572,44	30,25%	115.523	27,68%
65: 77	960.195.578,86	19,20%	65.303	15,65%
78: 90	374.497.895,74	7,49%	30.255	7,25%
91:103	595.207.855,93	11,90%	40.109	9,61%
104:116	57.591.045,40	1,15%	3.217	0,77%
117:119	13.017.491,07	0,26%	583	0,14%
120:	269.502.166,30	5,39%	11.954	2,86%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

Statistics

WA Original Term	68,59

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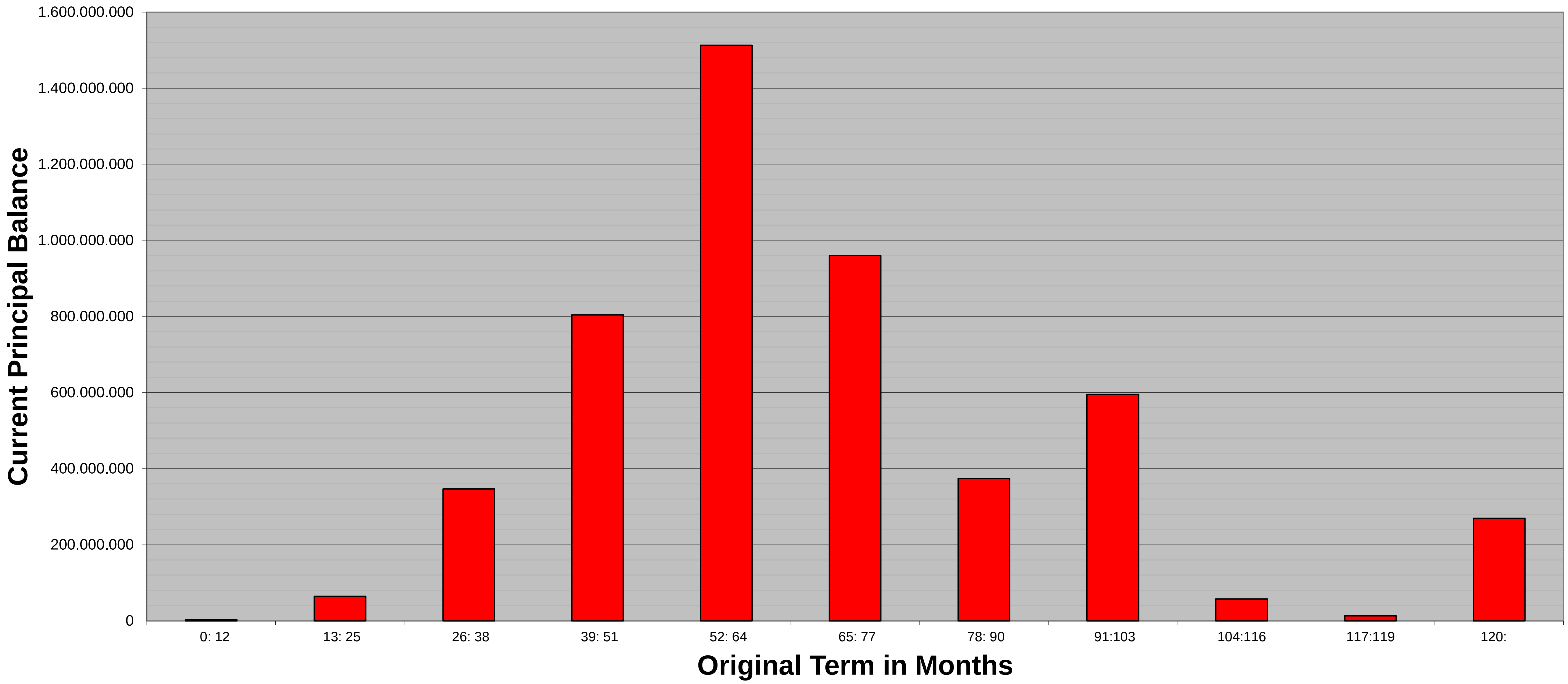
19.1 Original Term (Graph)

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		



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20. Brands + Fuel Type

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

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Manufacturer brands	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
1	587.879.301,17	11,76%	48.702	11,67%
2	509.978.953,32	10,20%	46.375	11,11%
3	429.731.084,25	8,59%	28.646	6,86%
4	325.808.193,40	6,52%	23.376	5,60%
5	323.675.499,87	6,47%	24.341	5,83%
6	297.479.782,80	5,95%	34.415	8,25%
7	252.123.955,85	5,04%	22.506	5,39%
8	218.772.149,97	4,38%	19.487	4,67%
9	218.561.826,14	4,37%	19.763	4,74%
10	216.932.002,98	4,34%	19.177	4,60%
11	183.888.482,25	3,68%	12.944	3,10%
12	177.380.340,44	3,55%	10.676	2,56%
13	174.707.431,20	3,49%	14.858	3,56%
14	106.135.052,23	2,12%	11.249	2,70%
15	93.608.462,80	1,87%	2.547	0,61%
	4.116.662.518,67	**82,33%**	**339.062**	**81,25%**

TOP 15 manufacturer brands in alphabetical order:
Audi, BMW, Fiat, Ford, Hyundai, Kia, Mazda, Mercedes-Benz, Opel, Renault, Seat, Skoda, Tesla, Volvo, VW

Fuel	*Current Principal Balance in EUR*	*Percentage of Total Balance*	*Number of Loans*	*Percentage of Total Loans*
Petrol	1.688.662.369,36	33,77%	187.054	44,82%
Diesel Euro 6	677.410.866,14	13,55%	48.238	11,56%
Diesel Euro 5	361.692.415,69	7,23%	40.398	9,68%
Diesel < Euro 5	558.640.054,06	11,17%	42.313	10,14%
Other	56.218.996,95	1,12%	4.452	1,07%
n/a	1.657.375.293,70	33,15%	94.854	22,73%
Total	**4.999.999.995,90**	**100,00%**	**417.309**	**100,00%**

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21. Priority of Payments + Transaction Costs

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

Priority of Payments

Available Distribution Amount		185.325.496,11 €
Senior Expenses	-	- €
Interest Notes Class A	-	- €
Reserve Fund	-	200.000,00 €
Additional Reserve Fund	-	- €
Interest Notes Class B (no PD Trigger Breach)	-	302.071,25 €
Replenishment	-	165.562.682,88 €
Purchase Shortfall Ledger	-	4,10 €
Principal Class A	-	- €
Interest Class B (PD Trigger Breach)	-	- €
Principal Class B	-	- €
Interest Subordinated Loan	-	250,00 €
Principal Subordinated Loan	-	- €
Other payments due	-	- €
Payments to Seller	=	19.260.487,88 €

Transaction Costs

Transaction Costs	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	302.071,25 €	- €	302.071,25 €
Cumulative Interest accrued	5.218.409,35 €	- €	5.218.409,35 €
Interest Payments	302.071,25 €	- €	302.071,25 €
Cumulative Interest Payments	5.218.409,35 €	- €	5.218.409,35 €
Interest accrued on Subordinated Loan for the Period	250,00 €		
Cumulative Interest accrued on Subordinated Loan	5.191,66 €		
Interest Payments on Subordinated Loan	250,00 €		
Cumulative Interest Payments on Subordinated Loan	5.191,66 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

22. Retention

Santander

The Seller undertakes to that it will retain for the life of the Transaction a material net economic interest of not less than 5 per cent. in the Transaction as required by paragraph (a) of Article 6(3) of the Securitisation Regulation, provided that the level of retention may reduce over time in compliance with the Applicable Risk Retention Commission Delegated Regulation. On the Closing Date and any Further Issue Date, such interest will, in accordance with paragraph (a) of Article 6(3) of the Securitisation Regulation, be comprised by the Seller purchasing and retaining a vertical tranche which has a pro-rata basis of not less than 5 % of the total nominal value of all Classes sold or transferred to investors (the "Retained Notes"). The Seller will not reduce, hedge or otherwise mitigate its credit exposure to any of the Retained Notes or any interest therein (whether in full or in part) to any third party until the earlier of the date on which all Notes are redeemed in full and the Legal Maturity Date.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	3.199.999.999,72 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	4.999.999.999,83 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	4.999.999.995,90 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	200.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	200.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	232.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	362.500.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.968.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the Monthly Period:	4.637.500.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	4.637.500.000,00 €
Net Economic Interest Ratio as of Offer Date:	100,01%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	100,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	100,00%

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23. Counterparties

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
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Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

		Fitch			Moody's			Counterparty status
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
Arranger:	**Société Générale S.A.** Neue Mainzer Straße 46-50 60311 Frankfurt am Main Germany	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
Manager:	**Société Générale S.A.** One Bank Street, Canary Wharf London E14 4SG United Kingdom	A	F1	STABLE	A1(cr)	P-1(cr)	STABLE	performing
Account Bank & Paying Agent: E-mail: mbs.erg.london@usbank.com	**Elavon Financial Services Limited** Block E, Cherrywood Business Park, Loughlinstown Co. Dublin Republic of Ireland	-	F1+	STABLE	-	P-1	NEG	performing
Cash Administrator & Calculation Agent:	**U.S. Bank Global Corporate Trust Limited** 125 Old Broad Street London, EC2N 1AR United Kingdom	-	-	-	-	-	-	performing
Transaction Security Trustee:	**Circumference FS (Netherlands) B.V.** Barbara Strozzilaan 101 1083 HN Amsterdam The Netherlands	-	-	-	-	-	-	performing
Data Trustee:	**Circumference FS (UK) Limited** 14 Devonshire Square London EC2M 4YT United Kingdom	-	-	-	-	-	-	performing

Rating Agencies:

Fitch Ratings Limited
Neue Mainzer Strasse 46 - 50
60311 Frankfurt am Main
Germany

Moody's Deutschland GmbH
Structured Finance Monitoring
An der Welle 5
60325 Frankfurt am Main
Germany

Ratings as of 30.06.2022, data source: Bloomberg

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24. Issuer Information

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
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Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

Santander

Deal Name:	**SC Germany Mobility 2020-1**
Issuer:	**SC GERMANY S.A., COMPARTMENT MOBILITY 2020-1** The Managing Directors 22-24 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg
LEI:	549300I0DV9V1WKUO071
Seller of the Receivables:	**Santander Consumer Bank AG**
Servicer Name:	**Santander Consumer Bank AG**
Reporting Entity:	**Santander Consumer Bank AG** Capital Markets Santander-Platz 1 41061 Mönchengladbach Germany eMail abs_ger@santander.de fax +49 (0) 2161 690 7077
SPV-Administrator:	**Circumference FS (Luxembourg) S.A.** 22-24 Boulevard Royal L-2449 Luxembourg, Grand Duchy of Luxembourg

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Monthly Investor Report

25. Santander Consumer Bank

Calculation Date		12.07.2022				
Payment Date		14.07.2022				
Period No		21				
Monthly Period		Jul 2022				
Interest Period	from	14.06.2022	to	14.07.2022	=	30 days
Collection Period	from	01.06.2022	to	30.06.2022		

Contact Details

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Team ABS		abs_ger@santander.de

Ratings Santander

	Fitch			Moody's		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
Santander Consumer Finance S.A.	A	F1	STABLE	A3(cr)	P-2(cr)	STABLE
Santander Consumer Bank AG	A-	F2	STABLE	A1(cr)	P-1(cr)	STABLE

Ratings as of 30.06.2022, data source: Bloomberg

SC Germany Mobility 2020-1
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Calculation Date		12.07.2022				
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Collection Period	from	01.06.2022	to	30.06.2022		

26. Glossary

Aggregate Outstanding Principal Amount:	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
Balloon Loan:	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
Balloon Payment:	The final payment of a balloon loan.
Defaulted Contracts/Defaults:	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
Delinquent Receivable:	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
Downpayment:	The initial upfront portion of the total net amount due at the time of finalizing the contract.
Excess Spread:	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
Gap Insurance:	Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft
Legal Maturity:	Final Payment date on which all outstanding notes will mature.
Expected Maturity:	Maturity date of the notes under the assumption of inter alia (a) a 13 % constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) 0% cumulative gross losses.
Leisure:	Is composed of motorised and not motorised caravans and campers.
Payment Protection Insurance:	Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance
Recoveries:	Any amount received on defaulted contracts
Repair Cost Insurance:	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
Set-Off Reserves (X/Y):	Protection against set-off risks due to (X) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Y) deposits
Used Vehicle	Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle